

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Alfred J. Ferraro and Kristin E. Ferraro	:	Bankruptcy No. 16-21105-GLT
	:	
Debtor(s)	:	
	:	Chapter 13
Alfred J. Ferraro, Kristin E. Ferraro	:	
and Ronda J. Winnecour, Trustee,	:	
Movants,	:	
	:	
v.	:	
	:	
No Respondents	:	

**DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY**

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. The Debtor is not required to pay any Domestic Support Obligations
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On May 9, 2016, at docket numbers 19 and 20, Debtors complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by undersigned Counsel who duly questioned Debtor(s) about the statements in this Certification and verified the answers in support of this Certification.

Dated: July 29, 2022

Respectfully Submitted,  
/s/Justin P. Schantz  
Justin P. Schantz, Esquire  
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